

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAMELA J. BREWER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:13-25237 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/19/2013 and confirmed on 1/28/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		166,093.00
Less Refunds to Debtor	4,785.75	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>161,307.25</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,584.32	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,984.32</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DEUTSCHE BANK NATIONAL TRUST CO . Acct: 8667	0.00	87,162.77	0.00	87,162.77
	DEUTSCHE BANK NATIONAL TRUST CO . Acct: 8667	61,425.77	61,425.77	0.00	61,425.77
					<b>148,588.54</b>

Priority					
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	PAMELA J. BREWER Acct:	0.00	0.00	0.00	0.00
	PAMELA J. BREWER Acct:	4,785.75	4,785.75	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	CITIFINANCIAL (RE*)++ Acct: XXXXXXXXXXXXN RD	0.00	0.00	0.00	0.00
	JH PORTFOLIO DEBT EQUITIES LLC** Acct: 1866	0.00	0.00	0.00	0.00
	ASSET ACCEPTANCE CORP Acct: 3000	0.00	0.00	0.00	0.00
	ASSET ACCEPTANCE CORP Acct: 1302	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 1942	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: 5972	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: 1140	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: 6340	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK NA**	1,316.17	429.31	0.00	429.31

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7239				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 9690				
	DEUTSCHE BANK NTC	209.34	68.28	0.00	68.28
	Acct: 2136				
	CENTRAL TAX BUREAU++	0.00	0.00	0.00	0.00
	Acct: XXX7:06				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7854				
	QUANTUM3 GROUP LLC AGNT - GALAXY	2,180.41	711.21	0.00	711.21
	Acct: 2151				
	CREDIT SOLUTIONS CORP++	0.00	0.00	0.00	0.00
	Acct: ?				
	KEYSTONE MUNIC COLLECTIONS** NOW	0.00	0.00	0.00	0.00
	Acct: XXX2:05				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 4690				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 6425				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 6713				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 4266				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 9039				
	GE CAPITAL/HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: 0650				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 4089				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 9039				
	RAC TRUST	1,901.64	620.28	0.00	620.28
	Acct: 9909				
	STATE FARM BANK	2,775.48	905.31	0.00	905.31
	Acct: 6168				
	TATE & KIRLIN ASSOC++	0.00	0.00	0.00	0.00
	Acct: 1159				
	VICTORIA'S SECRET	0.00	0.00	0.00	0.00
	Acct: 7955				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: 7440				
	JH PORTFOLIO DEBT EQUITIES LLC**	0.00	0.00	0.00	0.00
	Acct: 5820				
					2,734.39
TOTAL PAID TO CREDITORS					151,322.93

TOTAL	
CLAIMED	0.00
PRIORITY	61,425.77
SECURED	8,383.04

Date: 03/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAMELA J. BREWER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-25237 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Pamela J. Brewer  
 Debtor

Case No. 13-25237-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db  
 13767731 +Pamela J. Brewer, 360 Gallitin Road, Belle Vernon, PA 15012-3123  
 13767741 +Aspire/Columbus Bank and Trust, P.O. Box 105555, Atlanta, GA 30348-5555  
 +Central Tax Bureau, Enforcement Division, 403 South Third Street, 2nd Floor, Suite B,  
 Youngwood, PA 15697-5101  
 13767744 Citifinancial, 300 St. Paul Street, Baltimore, MD 21202  
 13767745 +Citifinancial, PO Box 70919, Charlotte, NC 28272-0919  
 13767746 +Credit Solutions, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313  
 13816690 Deutsche Bank National Trust, Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 13834074 +Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc.,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13767747 Elizabeth Forward School District, c/o Keystone Municipal Collections, 118 Wendel Road,  
 Irwin, PA 15642  
 13767748 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401  
 13767749 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401  
 13780390 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 13780389 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 13767750 +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
 13767755 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 13767754 +Home Depot/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 13767756 JP Morgan Chase Bank, 3814 South West Temple, Salt Lake City, UT 84115  
 13816586 RAC Trust, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13767759 State Farm Bank, LLC, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13767732 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 30 2019 02:45:22 Asset Acceptance, LLC,  
 PO Box 1630, Warren, MI 48090-1630  
 13767735 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:51:31 Capital One,  
 P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13767734 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 30 2019 02:45:44 Capital One,  
 c/o Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302-7999  
 13767738 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:52:01  
 Capital One Bank (USA), NA, P.O. Box 71083, Charlotte, NC 28272-1083  
 13767739 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2019 02:51:14 Capital One Bank, NA,  
 c/o Midland Funding, LLC, P.O. Box 268941, Oklahoma City, OK 73126-8941  
 13767740 +E-mail/Text: bkr@cardworks.com Mar 30 2019 02:44:31 Cardworks Servicing, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 13767742 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2019 02:51:14 Chase Card Services,  
 c/o Midland Funding, LLC, P.O. Box 268941, Oklahoma City, OK 73126-8941  
 13767743 E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2019 02:45:06 Citi Bank - Fingerhut,  
 c/o Quantum3 Group, LLC as agent for, Galaxy Asset Purchasing, LLC, P.O. Box 788,  
 Kirkland, WA 98083-0788  
 13767752 E-mail/Text: bknotice@crgofusa.com Mar 30 2019 02:45:53 GE Capital - Lowe's Consumer,  
 c/o Capital Recovery Group, LLC, Dept. 3203, P.O. Box 12303, Dallas, TX 75312-3203  
 13767753 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2019 02:51:25 GECRB/Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 13834107 +E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2019 02:45:06  
 JH Portfolio Debt Equities LLC, P.O. Box 788, Kirkland, WA 98083-0788  
 13767757 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 30 2019 02:51:41 LVNV Funding, LLC,  
 P.O. Box 10497, Greenville, SC 29603-0497  
 13771576 E-mail/Text: bnc-quantum@quantum3group.com Mar 30 2019 02:45:06  
 Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 13767758 +E-mail/Text: bkr@cardworks.com Mar 30 2019 02:44:31 Spiegel,  
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13767761 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:44:59 Victoria's Secret,  
 P.O. Box 182789, Columbus, OH 43218-2789  
 13767762 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 30 2019 02:45:22 Victoria's Secret/WFNNB,  
 c/o Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee,  
 cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 13767733\* Asset Acceptance, LLC, PO Box 1630, Warren, MI 48090-1630  
 13767736\* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13767737\* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13767751\* +First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868  
 13817554\* State Farm Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

District/off: 0315-2

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 29, 2019

13767760      ##+Tate & Kirlin Associates,      2810 Southhampton Rd.,      Philadelphia, PA 19154-1207

TOTALS: 1, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

David W. Raphael on behalf of Creditor First National Bank of Pennsylvania  
draphael@grenenbirsic.com, mcpupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on  
behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset Backed  
Pass-Through Certificates, Series 2007-CH2 bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Pamela J. Brewer julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Plaintiff Pamela J. Brewer julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as  
Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset  
Backed Pass-Through Certificates, Series 2007-CH2 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7